

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Christiaan P Lawrence

Debtor(s)

Case No. 17-28001

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/19/2017.
- 2) The plan was confirmed on 01/19/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 04/05/2018.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,217.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$6,060.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$6,060.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$345.44
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$345.44**

Attorney fees paid and disclosed by debtor: \$1,120.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS	Unsecured	0.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Unsecured	38,749.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	329.00	329.45	329.45	0.00	0.00
CHECK INTO CASH INC	Unsecured	700.00	3,427.14	3,427.14	0.00	0.00
COMMUNITY LENDERS	Unsecured	3,921.00	3,260.31	3,260.31	0.00	0.00
COTTONWOOD FINANCIAL LTD	Unsecured	750.00	3,487.19	3,487.19	0.00	0.00
DISCOVER BANK	Unsecured	1,129.00	1,189.71	1,189.71	0.00	0.00
HEIGHTS FINANCE	Unsecured	2,415.00	2,355.95	2,355.95	0.00	0.00
LVNV FUNDING	Unsecured	391.00	434.67	434.67	0.00	0.00
MID-ILLINI CREDIT UNION	Secured	33,678.00	33,678.00	33,678.00	3,652.12	0.00
MID-ILLINI CREDIT UNION	Unsecured	NA	0.33	0.33	0.00	0.00
ONEMAIN FINANCIAL	Secured	11,886.00	6,933.45	6,933.45	2,062.44	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	3,760.00	4,617.14	4,617.14	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	888.00	888.03	888.03	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,317.00	2,317.71	2,317.71	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,093.00	3,093.09	3,093.09	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	562.00	609.81	609.81	0.00	0.00
QUANTUM3 GROUP	Unsecured	731.00	731.53	731.53	0.00	0.00
QUANTUM3 GROUP	Unsecured	1,304.00	1,304.89	1,304.89	0.00	0.00
QUANTUM3 GROUP	Unsecured	644.00	696.00	696.00	0.00	0.00
QUANTUM3 GROUP	Unsecured	1,041.00	1,102.23	1,102.23	0.00	0.00
PERSONAL FINANCE COMPANY	Unsecured	2,125.00	NA	NA	0.00	0.00
RISE	Unsecured	4,054.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	2,148.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	316.00	316.64	316.64	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$40,611.45	\$5,714.56	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$40,611.45</b>	<b>\$5,714.56</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$30,161.82</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$345.44</u>
Disbursements to Creditors	<u>\$5,714.56</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$6,060.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/25/2018

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.